

Table I.D.3(1999) Percent of total premiums contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	23.7%	23.0%	29.9%	30.7%	26.5%	21.0%	27.3%	22.9%
Industry group								
Agric., fish., forest.	25.0%	13.1%	32.1%	19.1% *	36.6%	21.9%	18.5%	29.3%
Mining	14.5%	2.3% *	47.3%	9.5% *	10.8% *	14.3% *	35.0%	12.7%
Construction	28.8%	19.8%	36.5%	30.4%	27.5%	29.7%	28.6%	29.0%
Manufacturing	18.9%	22.1%	24.9%	25.6%	22.7%	16.4%	25.5%	18.3%
Transp., comm., util.	16.9%	19.3%	24.2%	31.4%	24.9%	13.7%	24.1%	16.1%
Wholesale trade	24.0%	21.2%	20.1%	30.6%	23.0%	23.5%	22.6%	24.4%
Retail trade	30.4%	26.3%	34.2%	40.7%	36.5%	26.9%	33.3%	29.7%
Fin., ins., real est.	26.1%	32.5%	30.3%	31.5%	30.2%	23.3%	32.3%	24.7%
Services	26.3%	22.1%	31.7%	31.0%	27.8%	24.8%	26.5%	26.3%
Unknown	45.1% *	45.1% *	*****	*****	*****	*****	45.1% *	*****
Ownership								
For profit, incorporated	23.0%	23.8%	31.1%	30.3%	26.4%	19.6%	28.2%	21.9%
For profit, unincorporated	26.9%	25.1%	25.9%	37.4%	23.5%	27.9%	25.7%	27.5%
Nonprofit	25.1%	14.9%	24.0%	30.5%	28.5%	23.5%	22.7%	25.5%
Unknown	28.0%	52.2%	14.5% *	31.0% *	23.8%	28.3%	27.7% *	28.0%
Age of firm								
Less than 5 years	27.7%	28.7%	30.4%	34.8%	21.9%	25.4%	30.4%	25.5%
5-9 years	28.9%	22.0%	37.0%	38.0%	24.9%	21.2%	31.3%	26.2%
10-19 years	28.5%	24.1%	33.5%	34.4%	31.0%	18.9%	30.0%	27.3%
20 or more years	23.4%	20.2%	25.9%	27.5%	26.0%	20.6%	24.0%	23.3%
Unknown	21.5%	57.5%	41.2%	23.4%	26.7%	21.2%	30.9%	21.4%
Multi/single status								
2 or more locations	22.2%	29.8%	33.0%	29.1%	25.7%	21.0%	28.7%	22.1%
1 location only	27.8%	22.8%	29.5%	31.3%	28.2%	20.8%	27.1%	28.8%
Percent full-time employees								
Less than 25%	27.3%	13.3% *	23.9%	29.8%	30.6%	29.5%	18.6%	30.7%
25-49%	30.5%	18.6%	24.8%	37.2%	34.0%	30.2%	25.9%	31.4%
50-74%	28.5%	23.7%	32.1%	35.9%	33.5%	26.2%	27.9%	28.7%
75% or more	23.1%	23.3%	29.9%	30.1%	25.6%	20.1%	27.4%	22.1%
Union presence								
No union employees	26.6%	24.3%	30.1%	32.3%	28.9%	23.7%	28.4%	26.0%
Has union employees	15.0%	8.5% *	23.7%	20.4%	16.8%	14.1%	17.4%	14.8%
Unknown	23.2%	14.1%	47.5%	24.3%	24.7%	23.0%	18.9%	23.3%
Percent low wage employees								
50% or more low wage	30.6%	16.4%	38.2%	36.3%	31.7%	31.7%	24.7%	33.0%
Less than 50% low wage	25.2%	23.4%	29.5%	30.8%	26.4%	20.6%	27.5%	24.2%
Unknown	21.3%	19.1% *	42.7%	23.7%	25.8%	21.0%	24.0%	21.3%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.D.3(1999) Standard error for percent of total premiums contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.48%	1.29%	1.28%	1.03%	0.68%	0.63%	0.73%	0.54%
Industry group								
Agric., fish., forest.	3.08%	1.62%	8.81%	6.55% *	7.67%	3.75%	3.11%	3.17%
Mining	3.41%	5.08% *	13.10%	3.71% *	4.27% *	5.60% *	9.97%	3.47%
Construction	1.78%	3.36%	4.15%	2.94%	7.84%	4.44%	2.37%	3.14%
Manufacturing	0.55%	4.58%	3.42%	1.24%	1.06%	0.65%	1.49%	0.54%
Transp., comm., util.	0.98%	4.16%	3.69%	4.32%	5.45%	1.24%	1.72%	1.14%
Wholesale trade	1.69%	4.07%	3.81%	3.56%	1.70%	2.65%	1.57%	1.99%
Retail trade	1.06%	2.72%	3.15%	2.13%	1.66%	1.30%	1.11%	1.31%
Fin., ins., real est.	0.97%	3.66%	5.35%	3.88%	2.65%	0.85%	2.50%	1.09%
Services	1.05%	1.00%	1.77%	2.32%	1.61%	1.36%	1.14%	1.16%
Unknown	14.26% *	14.26% *	*****	*****	*****	*****	14.26% *	*****
Ownership								
For profit, incorporated	0.39%	1.65%	1.35%	0.88%	0.67%	0.57%	0.78%	0.47%
For profit, unincorporated	1.63%	1.65%	4.56%	3.56%	3.55%	2.03%	1.19%	2.62%
Nonprofit	1.34%	1.88%	3.88%	3.38%	1.15%	1.90%	2.48%	1.26%
Unknown	2.15%	15.25%	4.58% *	9.32% *	4.15%	2.20%	8.98% *	2.15%
Age of firm								
Less than 5 years	1.64%	1.67%	3.04%	2.68%	4.83%	3.50%	0.93%	2.87%
5-9 years	1.57%	1.58%	4.41%	2.55%	3.67%	2.54%	1.98%	2.37%
10-19 years	1.27%	2.90%	1.98%	2.13%	2.20%	1.95%	1.32%	1.54%
20 or more years	0.31%	1.77%	1.56%	1.16%	0.88%	0.53%	0.88%	0.41%
Unknown	0.95%	15.03%	9.12%	3.99%	2.31%	0.95%	7.07%	0.96%
Multi/single status								
2 or more locations	0.60%	4.19%	4.09%	1.73%	0.86%	0.62%	2.81%	0.57%
1 location only	0.63%	1.35%	1.33%	0.76%	1.54%	3.05%	0.84%	1.05%
Percent full-time employees								
Less than 25%	2.44%	6.10% *	5.83%	4.67%	3.69%	2.94%	4.07%	2.38%
25-49%	1.33%	4.77%	2.74%	3.62%	2.95%	1.50%	2.60%	1.41%
50-74%	0.77%	2.19%	2.63%	2.12%	2.27%	1.66%	1.33%	0.95%
75% or more	0.47%	1.71%	1.52%	1.09%	0.74%	0.65%	0.94%	0.53%
Union presence								
No union employees	0.45%	1.19%	1.34%	0.94%	0.62%	0.77%	0.61%	0.59%
Has union employees	0.87%	3.53% *	6.42%	3.39%	1.41%	0.68%	4.02%	0.73%
Unknown	1.16%	3.27%	11.09%	6.68%	3.43%	1.46%	2.66%	1.28%
Percent low wage employees								
50% or more low wage	1.73%	3.38%	4.35%	4.38%	3.41%	3.37%	2.63%	1.86%
Less than 50% low wage	0.42%	1.32%	1.24%	1.11%	0.58%	0.61%	0.67%	0.49%
Unknown	0.71%	6.80% *	7.02%	5.81%	2.14%	0.68%	4.34%	0.72%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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